

Table I.A.2.e(2004) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2004

| Characteristics | Two or more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
|-----------------------------|-------------------|------------------------|------------------|--------------------|----------------|--------------------------------|-----------------------------------|---------------------|
| United States | 33.8% | 13.2% | 91.0% | 36.2% | 69.2% | 14.0% | 13.6% | 75.0% |
| Firm size | | | | | | | | |
| Less than 50 employees | 15.1% | 15.2% | 86.6% | 34.1% | 56.5% | 1.6% | 2.0% | 66.1% |
| 50+ employees | 59.0% | 10.6% | 96.9% | 39.0% | 86.3% | 30.6% | 29.3% | 87.0% |
| Less than 10 employees | 10.9% | 16.8% | 84.7% | 32.8% | 54.4% | 1.3% | 1.4% | 55.5% |
| 10-24 employees | 20.4% | 13.4% | 89.0% | 35.8% | 57.8% | 2.1% | 2.6% | 82.0% |
| 25-99 employees | 28.3% | 9.7% | 92.5% | 37.1% | 66.2% | 3.3% | 4.9% | 87.6% |
| 100-999 employees | 42.0% | 8.7% | 95.6% | 36.5% | 75.9% | 8.7% | 9.4% | 90.4% |
| 1000+ employees | 71.5% | 11.8% | 98.1% | 40.4% | 94.1% | 44.8% | 42.1% | 85.6% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 20.6% | 32.8% | 72.0% | 26.6% | 50.7% | 5.2% * | 6.5% | 44.8% |
| Mining and manufacturing | 28.0% | 10.7% | 91.4% | 33.9% | 67.1% | 11.0% | 11.3% | 86.4% |
| Construction | 16.6% | 14.0% | 88.0% | 34.4% | 57.6% | 2.4% | 2.1% | 71.7% |
| Utilities and transp. | 41.8% | 20.1% | 90.5% | 31.6% | 73.1% | 26.8% | 25.6% | 79.5% |
| Wholesale trade | 26.2% | 11.9% | 91.9% | 32.7% | 67.4% | 11.7% | 10.6% | 72.0% |
| Fin. svcs. and real estate | 44.1% | 9.0% | 93.4% | 37.7% | 78.6% | 30.4% | 25.6% | 77.9% |
| Retail trade | 42.7% | 12.5% | 92.8% | 35.1% | 76.4% | 18.7% | 19.0% | 85.1% |
| Professional services | 33.1% | 13.8% | 90.4% | 37.1% | 68.7% | 9.9% | 10.8% | 68.1% |
| Other services | 30.9% | 14.7% | 90.5% | 38.6% | 63.8% | 9.0% | 9.5% | 72.4% |
| Ownership | | | | | | | | |
| For profit, incorporated | 35.5% | 13.1% | 91.6% | 36.2% | 70.7% | 15.3% | 15.1% | 77.4% |
| For profit, unincorporated | 27.3% | 15.2% | 88.1% | 33.4% | 65.0% | 11.4% | 9.3% | 69.9% |
| Nonprofit | 30.8% | 11.0% | 91.1% | 40.4% | 63.5% | 7.7% | 8.7% | 63.9% |
| Age of firm | | | | | | | | |
| Less than 5 years | 14.4% | 16.7% | 84.5% | 33.8% | 55.2% | 0.7% * | 0.7% * | 66.2% |
| 5-9 years | 17.3% | 13.4% | 88.5% | 32.4% | 60.9% | 2.0% | 1.5% | 65.5% |
| 10-19 years | 18.3% | 13.4% | 88.9% | 35.2% | 58.8% | 1.6% | 1.6% | 72.1% |
| 20 or more years | 37.1% | 13.4% | 90.9% | 37.2% | 69.5% | 16.6% | 16.4% | 76.1% |
| Unknown | 63.6% | 10.7% | 98.9% | 37.5% | 94.5% | 35.8% | 34.6% | 85.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 56.9% | 10.9% | 96.5% | 37.9% | 85.8% | 29.9% | 28.7% | 86.9% |
| 1 location only | 15.9% | 15.1% | 86.7% | 34.8% | 56.3% | 1.6% | 1.9% | 65.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 32.1% | 13.7% | 90.6% | 30.3% | 67.9% | 4.7% | 5.4% | 70.7% |
| 25-49 % | 36.8% | 11.9% | 91.7% | 31.9% | 70.5% | 11.3% | 12.0% | 77.4% |
| 50-74 % | 32.3% | 14.6% | 90.8% | 36.1% | 68.5% | 12.9% | 13.2% | 77.4% |
| 75% or more | 33.9% | 13.0% | 91.0% | 37.0% | 69.3% | 15.1% | 14.4% | 74.5% |
| Union presence | | | | | | | | |
| No union employees | 27.4% | 12.6% | 90.2% | 34.5% | 66.1% | 8.4% | 8.4% | 74.4% |
| Has union employees | 67.7% | 22.0% | 95.5% | 45.6% | 86.0% | 38.6% | 37.6% | 74.9% |
| Unknown | 75.9% | 11.8% | 96.0% | 46.9% | 88.8% | 55.8% | 52.9% | 81.8% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 38.7% | 13.8% | 92.0% | 33.6% | 72.9% | 13.3% | 13.6% | 79.0% |
| Less than 50% low wage | 32.0% | 13.0% | 90.7% | 37.1% | 67.9% | 14.2% | 13.6% | 73.5% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2004) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2004

| Characteristics | Two or more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
|-----------------------------|-------------------|------------------------|------------------|--------------------|----------------|--------------------------------|-----------------------------------|---------------------|
| United States | 0.56% | 0.38% | 0.28% | 0.49% | 0.57% | 0.59% | 0.58% | 0.47% |
| Firm size | | | | | | | | |
| Less than 50 employees | 0.51% | 0.43% | 0.49% | 0.44% | 0.78% | 0.10% | 0.17% | 0.56% |
| 50+ employees | 0.69% | 0.57% | 0.27% | 0.99% | 0.78% | 1.11% | 1.06% | 0.47% |
| Less than 10 employees | 0.43% | 0.42% | 0.51% | 0.60% | 0.67% | 0.20% | 0.23% | 0.82% |
| 10-24 employees | 0.89% | 0.65% | 0.77% | 1.17% | 1.76% | 0.44% | 0.26% | 1.26% |
| 25-99 employees | 1.21% | 0.93% | 0.80% | 1.10% | 1.06% | 0.41% | 0.47% | 0.95% |
| 100-999 employees | 0.92% | 0.50% | 0.60% | 1.66% | 1.92% | 0.81% | 0.51% | 0.85% |
| 1000+ employees | 0.69% | 0.87% | 0.42% | 1.15% | 0.56% | 1.82% | 1.25% | 0.58% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 2.88% | 5.53% | 4.20% | 3.06% | 4.48% | 1.73% * | 1.79% | 2.76% |
| Mining and manufacturing | 1.17% | 1.14% | 1.09% | 1.79% | 1.83% | 0.82% | 0.79% | 1.31% |
| Construction | 1.26% | 1.50% | 1.55% | 1.88% | 3.04% | 0.35% | 0.44% | 1.37% |
| Utilities and transp. | 3.48% | 2.99% | 2.97% | 3.15% | 3.77% | 2.73% | 2.18% | 1.60% |
| Wholesale trade | 2.18% | 0.80% | 0.84% | 1.45% | 1.83% | 1.07% | 1.22% | 1.49% |
| Fin. svcs. and real estate | 1.72% | 0.89% | 0.66% | 1.38% | 1.26% | 1.87% | 1.60% | 0.90% |
| Retail trade | 0.86% | 0.78% | 0.67% | 1.29% | 1.23% | 0.90% | 1.13% | 1.00% |
| Professional services | 0.80% | 0.87% | 0.39% | 1.13% | 0.96% | 0.99% | 1.43% | 1.25% |
| Other services | 1.10% | 1.05% | 0.74% | 0.74% | 0.96% | 1.00% | 1.05% | 0.73% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.69% | 0.46% | 0.37% | 0.55% | 0.65% | 0.67% | 0.75% | 0.42% |
| For profit, unincorporated | 1.27% | 1.13% | 1.00% | 1.16% | 1.10% | 1.25% | 1.44% | 1.08% |
| Nonprofit | 1.34% | 0.96% | 0.89% | 1.65% | 2.16% | 0.91% | 0.83% | 1.78% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.19% | 2.20% | 2.15% | 2.95% | 2.54% | 0.32% * | 0.32% * | 2.06% |
| 5-9 years | 0.83% | 1.00% | 1.13% | 1.34% | 1.44% | 0.32% | 0.27% | 2.13% |
| 10-19 years | 0.66% | 0.73% | 0.75% | 0.81% | 1.09% | 0.34% | 0.30% | 0.80% |
| 20 or more years | 1.00% | 0.67% | 0.33% | 0.77% | 0.73% | 0.79% | 0.65% | 0.68% |
| Unknown | 1.06% | 0.76% | 0.30% | 1.29% | 0.45% | 2.07% | 1.77% | 1.03% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.53% | 0.57% | 0.23% | 0.84% | 0.55% | 1.09% | 1.03% | 0.44% |
| 1 location only | 0.48% | 0.44% | 0.50% | 0.42% | 0.67% | 0.11% | 0.20% | 0.53% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 1.91% | 1.62% | 1.22% | 3.50% | 2.11% | 1.03% | 1.17% | 0.88% |
| 25-49 % | 2.16% | 0.75% | 0.62% | 2.14% | 1.79% | 1.50% | 1.43% | 1.91% |
| 50-74 % | 1.87% | 1.07% | 0.81% | 1.65% | 1.56% | 1.51% | 1.33% | 1.25% |
| 75% or more | 0.57% | 0.48% | 0.38% | 0.36% | 0.48% | 0.60% | 0.58% | 0.48% |
| Union presence | | | | | | | | |
| No union employees | 0.54% | 0.30% | 0.32% | 0.43% | 0.58% | 0.43% | 0.36% | 0.49% |
| Has union employees | 1.34% | 2.72% | 0.84% | 2.40% | 1.76% | 2.55% | 2.22% | 1.76% |
| Unknown | 1.29% | 1.07% | 0.85% | 2.40% | 1.76% | 2.17% | 2.38% | 1.77% |
| Percent low wage employees | | | | | | | | |
| 50% or more low wage | 0.79% | 0.68% | 0.42% | 1.33% | 0.88% | 1.16% | 1.18% | 0.81% |
| Less than 50% low wage | 0.53% | 0.45% | 0.37% | 0.54% | 0.61% | 0.61% | 0.61% | 0.53% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.